

Form 149

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Robert M. Osiecki
Debtor(s)

Bankruptcy Case No.: 20-10044-TPA
Per June 16, 2020 Proceeding
Chapter: 13
Docket No.: 33 - 18
Concl. Conf.: 8/4/20 at 02:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 27, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on 8/4/20 at 02:00 PM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Northwest Bank (Claim No. 1) as long term continuing debt .
- H. Additional Terms: The secured claim of the following creditor shall govern as to claim amount, to be paid at the modified plan terms: OneMain Financial (Claim No. 2).

(2.) *IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:*

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

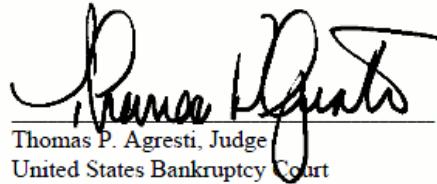
C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: June 24, 2020



Thomas P. Agresti, Judge
United States Bankruptcy Court

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert M. Osiecki
 Debtor

Case No. 20-10044-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
Form ID: 149Page 1 of 2
Total Noticed: 30

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db +Robert M. Osiecki, 11201 Fry Road, Edinboro, PA 16412-1071
 15187650 +EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
 15187652 +EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
 15187654 +Erie Federal Credit Union, 3503 Peach St, Erie, PA 16508-2741
 15187655 +Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741
 15187656 +First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 15187657 +First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
 15187662 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
 15187663 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
 15187667 +PNC Bank, 5001 Peach Street, Erie, PA 16509-2031
 15221909 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2020 04:56:33
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15187648 E-mail/Text: ebn@americollect.com Jun 25 2020 04:49:26 Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
 15187649 E-mail/Text: ebn@americollect.com Jun 25 2020 04:49:26 Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
 15187659 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 25 2020 04:50:27 Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
 15187658 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Jun 25 2020 04:50:27 Genesis Bc/Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
 15207462 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jun 25 2020 04:58:14 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 15187661 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jun 25 2020 04:58:14 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
 15187660 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jun 25 2020 04:57:15 Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
 15217985 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 25 2020 04:49:10 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 15187664 +E-mail/Text: angela.abreu@northwest.com Jun 25 2020 04:48:02 Northwest Bank, 100 Liberty Street, Warren, PA 16365-2497
 15187666 +E-mail/PDF: cbp@onemainfinancial.com Jun 25 2020 04:57:14 OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
 15187665 +E-mail/PDF: cbp@onemainfinancial.com Jun 25 2020 04:57:14 OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
 15187668 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2020 04:58:27 Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
 15187669 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2020 04:56:32 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
 15215272 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2020 04:57:26 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15218079 +E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 25 2020 04:49:33 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 15218680 E-mail/Text: bnc-quantum@quantum3group.com Jun 25 2020 04:48:33 Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
 15188143 +E-mail/PDF: gecscedi@recoverycorp.com Jun 25 2020 04:58:16 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15220658 E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Jun 25 2020 04:56:41 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Mortgage, A Division of PNC Bank, National Ass
 15187651* +EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
 15187653* +EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008

TOTALS: 1, * 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0315-1

User: jmar
Form ID: 149

Page 2 of 2
Total Noticed: 30

Date Rcvd: Jun 24, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National Association bkgroup@kmllawgroup.com

Kenneth M. Steinberg on behalf of Debtor Robert M. Osiecki julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com; cogoga@steidl-steinberg.com; jbarlow@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com; r53037@notify.bestcase.com; rlager@steidl-steinberg.com; kmeyers@steidl-steinberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmevf@chapter13trustee.wda.com

TOTAL: 4